

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Melanie K Petridis
dba Petridis Fine Art
Debtor(s)

Bankruptcy Case No.: 13-22927-CMB
Issued Per Mar. 9, 2017 Proceeding
Chapter: 13
Docket No.: 157 – 144, 154
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 14, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 44 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Debtor shall resume long term debts beginning May, 2017.
The unsecured creditors shall receive a 100 percent distribution.
The claim of BAC Home Loans shall be paid a monthly payment of \$806.93 beginning December 2016.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: March 13, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Melanie K Petridis
DebtorCase No. 13-22927-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 2
Total Noticed: 29

Date Rcvd: Mar 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2017.

db
13673009 +Melanie K Petridis, 164 Mulberry Lane, Slippery Rock, PA 16057-1001
13673010 +BAC Home Loans LP, 450 American Street, Simi Valley, CA 93065-6285
13673010 Bank of America, Bankruptcy Dept., P.O. Box 15168, Wilmington, DE 19850-5168
13714368 +Bank of America, NA, 7105 Corporate Drive, Plano, TX 75024-4100
13673011 Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
13673013 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank, P.O. Box 5155, Norcross, GA 30091)
13730093 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
13673012 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
13673014 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13673015 Chase Freedom/Chase Card Services, P.O. Box 15298, Wilmington, DE 19886-5153
13673017 Direct Merchant Bank, Cardmember Services, P.O. Box 5894, Carol Stream, IL 60197-5894
13673018 +ER Solutions, P.O. Box 9004, Renton, WA 98057-9004
13673019 +Fannie Mae, 3900 Wisconsin Ave NW, Washington, DC 20016-2892
13673021 +George Petridis, 164 Mulberry Lane, Slippery Rock, PA 16057-1001
13673022 Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
13751364 +JPMorgan Chase Bank, N.A., P.O. Box 24785, Columbus, OH 43224-0785
13673024 +NAFS, 165 Lawrence Bell Drive, Ste. 100, Buffalo, NY 14221-7900
13673025 +Phelan Hallinan Schmiege, 555 Grant St., Suite 360, Pittsburgh, PA 15219-4411
13673026 +Richard J. Boudreau, Esq, 5 Industrial Way, Salem, NH 03079-4866
13673027 Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2017 01:56:05
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13730035 +E-mail/Text: bncmail@w-legal.com Mar 14 2017 01:51:32 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13673008 E-mail/Text: roy.buchholz@allianceoneinc.com Mar 14 2017 01:50:58 Alliance One,
P.O. Box 3107, Southeastern, PA 19398-3107
13673016 E-mail/Text: hariasdiaz@creditmanagementcompany.com Mar 14 2017 01:51:39
Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
13673020 E-mail/Text: cashiering-administrationservices@flagstar.com Mar 14 2017 01:51:45
Flagstar Bank, FSB, 5151 Corporate Drive, Suite 200, Troy, MI 48098
13673023 E-mail/Text: cio.bncmail@irs.gov Mar 14 2017 01:51:06 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
13747005 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2017 01:56:05
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13873069 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2017 01:55:52
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
13678923 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2017 01:51:22
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
cr Bank Of America, N.A., et. al.
cr JP Morgan Chase Bank NA
cr* Pennsylvania Department Of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 29

Date Rcvd: Mar 13, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP Morgan Chase Bank NA agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Dai Rosenblum on behalf of Debtor Melanie K Petridis dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp124@yahoo.com
James Warmbrodt on behalf of Creditor JP Morgan Chase Bank NA bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,
james.prostko@phelanhallinan.com
Joseph P. Schalk on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Matthew Gregory Brushwood on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor Bank Of America, N.A., et. al. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9